

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Michele R. Santiago

Case No.: 16-25058

Judge: ABA

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
CREDITOR'S MOTION FOR RELIEF

The debtor in the above captioned chapter 13 proceeding hereby objects to the following

1. Motion for Relief from Stay
By Bayview Loan Servicing, creditor
2. I am objecting to the above for the following reasons:

I would like the opportunity to cure the arrears.

I propose curing the arrears by including them in the chapter 13 plan or some other equitable arrangement.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 7/3/2017

/s/ Michele Santiago
Debtor's Signature